

# NORTH FLORIDA LENDER NEWS

October 2008

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## Special Points of Interest

- Fiscal Year End 2008 Results
- North Florida District Calendar of Events
- FY 2008 Loan Approvals by 7(a), 504 and County

Helping small businesses  
**start, grow and succeed.**

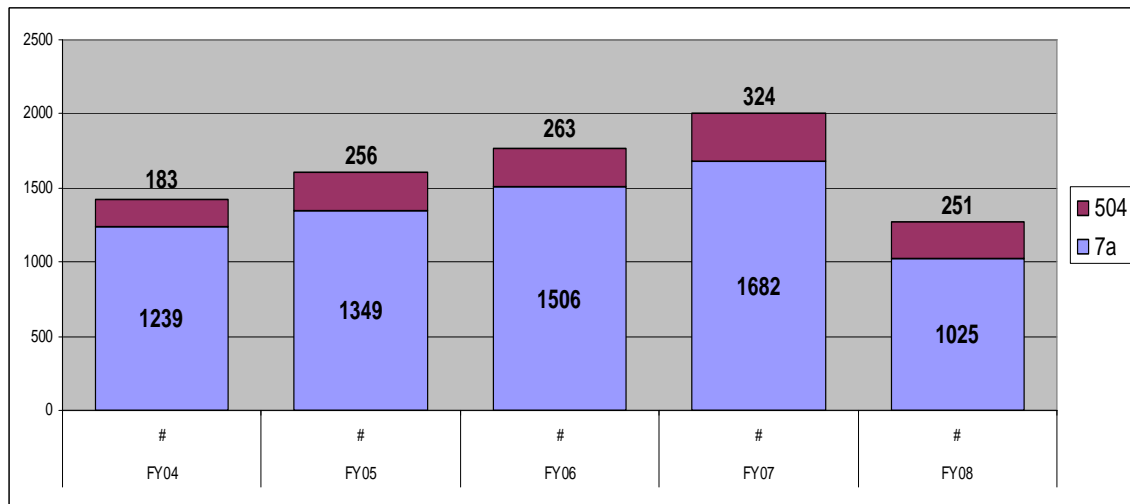


Your Small Business Resource

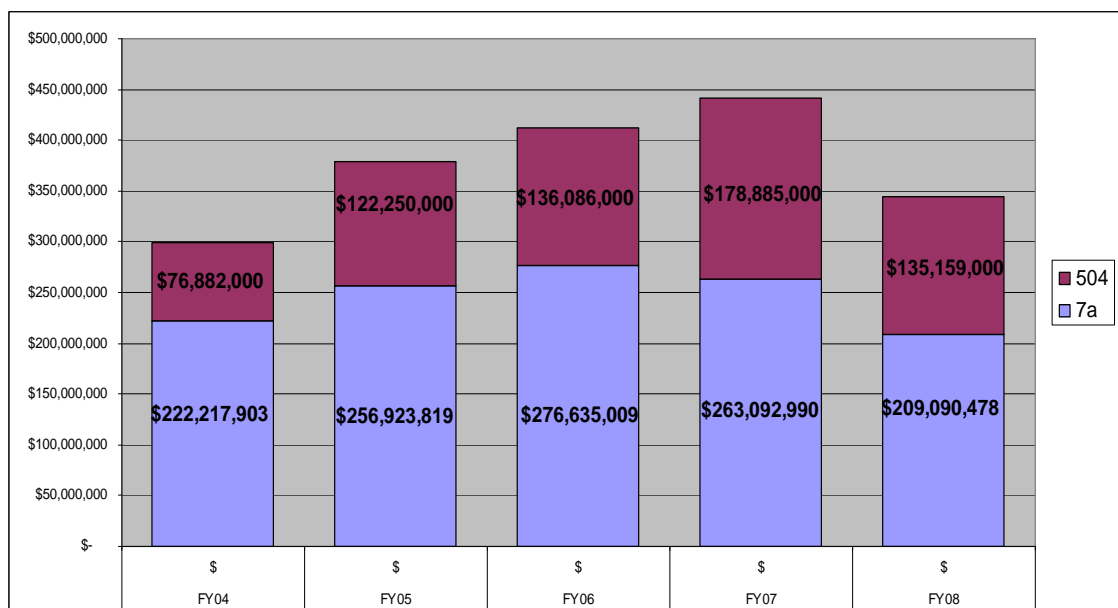
## HAPPY NEW FISCAL YEAR!!!!

### North Florida District Office Loans 5 Year Comparison

#### Number of Loans



#### Dollar Amount of Loans



The SBA staff is happy to speak on SBA's Programs & Services to lenders, small businesses, organizations, etc. – Please coordinate with [lola.naylor@sba.gov](mailto:lola.naylor@sba.gov)

*SBA CALENDAR OF EVENTS*

Let us know what you are up to! Please send any upcoming events to [lola.naylor@sba.gov](mailto:lola.naylor@sba.gov)

**October 15– Gainesville**  
Contracting Initiative  
Kick-off—Procurement & Financing- Conference  
3:00 pm to 5:30 pm—  
for more information,  
please e-mail [dman-nin@ufl.edu](mailto:dman-nin@ufl.edu)

**October 21– Jackson-ville**  
Northeast Florida Procurement Conference & Buyers Forum, Prime Osborne– contact [stu-art.hannah@myjaxchamber.com](mailto:stu-art.hannah@myjaxchamber.com)

**October 28– Jackson-ville**  
Women's Business Roundtable at the SBA Offices, Topic: Federal

and City procurement:  
11:45 to 2:00 pm, RSVP required:  
[donna.padgug@sba.gov](mailto:donna.padgug@sba.gov)

**November 17– Jackson-ville** State of the Sector Small business Summit at UNF University Center 8:30 am to 10:30 am hosted by Essential Capital– Free- for more information contact Essential Capital: 904-398-9411.

**November 19-21– Orlando,** State of Florida Office of Supplier Diversity Business Matchmaker, Gaylord Palms Resort, <http://dms.myflorida.com/>

**November 21-22– Jacksonville,** World Congress on Disabilities Conference, Prime Osborne, [www.wcdexpo.com](http://www.wcdexpo.com)

**November 25– Jackson-ville** SBA Programs and Services Overview at the SBA District Office 10:00 am 12:00 pm – Free– for more information, please visit [www.sba.gov/fl/north](http://www.sba.gov/fl/north)

## Breakdown By Loan Type of SBA North Florida Loans– Past 5 Years

		FY04 #	FY04 \$	FY05 #	FY05 \$	FY06 #	FY06 \$	FY07 #	FY07 \$	FY08 #	FY08 \$
	<b>7a</b>	1239	\$222,217,903	1349	\$256,923,819	1506	\$276,635,009	1682	\$263,092,990	1025	\$209,090,478
	<b>504</b>	183	\$ 76,882,000	256	\$122,250,000	263	\$136,086,000	324	\$178,885,000	251	\$135,159,000
	<b>Total</b>	1422	\$299,099,903	1605	\$379,173,819	1769	\$412,721,009	2006	\$441,977,990	1276	\$344,249,478
	<b>Minimum</b>		\$ 5,000		\$ 5,000		\$ 5,000		\$ 3,000		\$ 3,000
	<b>Maximum</b>		\$ 2,000,000		\$ 2,224,000		\$ 4,000,000		\$ 2,720,000		\$ 2,000,000
	<b>Average</b>		\$ 210,337		\$ 236,245		\$ 233,308		\$ 220,328		\$ 269,788

Lender	Number of Loans	Dollar Amount
INNOVATIVE BANK	174	\$2,890,000.00
BANCO POPULAR NORTH AMERICA	103	\$21,982,500.00
BANK OF AMERICA, NATIONAL ASSOCIATION	84	\$2,564,600.00
COMPASS BANK	63	\$7,635,900.00
SUNTRUST BANK	61	\$6,477,600.00
REGIONS BANK	39	\$9,999,500.00
FIRST COAST COMMUNITY BANK	39	\$12,624,800.00
SUPERIOR FINANCIAL GROUP, LLC	37	\$327,500.00
CIT SMALL BUSINESS LENDING CORPORATION	36	\$17,789,100.00
CAPITAL ONE BANK (USA), NATIONAL ASSOCIATION	34	\$1,325,000.00
AMERICAN ENTERPRISE BANK OF FLORIDA	25	\$5,736,900.00
BORREGO SPRINGS BANK, N.A.	21	\$819,000.00
WASHINGTON MUTUAL BANK	20	\$549,000.00
BANKFIRST	19	\$2,578,500.00
WACHOVIA BANK, NATIONAL ASSOCIATION	19	\$2,122,000.00
BRANCH BANKING AND TRUST COMPANY	18	\$4,680,500.00
PNC BANK, NATIONAL ASSOCIATION	18	\$8,369,500.00
WACHOVIA SBA LENDING, INC.	17	\$14,823,100.00
NATIONAL CITY BANK	13	\$1,264,500.00
UNITED BANK	9	\$1,546,300.00
COMMUNITY SOUTH BANK	9	\$4,721,800.00
COMERICA BANK	8	\$3,719,900.00
UPS CAPITAL BUSINESS CREDIT	8	\$6,456,000.00
CAPITAL ONE, NATIONAL ASSOCIATION	8	\$425,000.00
LIVE OAK BANKING COMPANY	7	\$8,400,000.00
BANK OF PENSACOLA	7	\$2,463,400.00
MUTUAL OF OMAHA BANK	6	\$1,582,500.00
CBC NATIONAL BANK	6	\$3,321,000.00
COMMUNITY WEST BANK, NATIONAL ASSOCIATION	6	\$2,223,500.00
CENTERBANK OF JACKSONVILLE, N.A.	5	\$867,000.00
HAVEN TRUST BANK FLORIDA	5	\$680,000.00
MERCHANTS & SOUTHERN BANK	5	\$515,000.00
WELLS FARGO BANK, NATIONAL ASSOCIATION	4	\$1,150,000.00
BUSINESS LOAN CENTER, LLC	4	\$928,100.00
COMMERCE BANK, A DIVISION OF	4	\$2,400,000.00
FIRST COMMERCIAL BANK OF FLORIDA	4	\$587,500.00
UNITY BANK	4	\$3,211,100.00
FIFTH THIRD BANK	4	\$2,220,000.00
M&I MARSHALL & ILSLEY BANK	4	\$530,000.00
SMALL BUSINESS LOAN SOURCE, LLC	4	\$1,486,000.00
THE TALLAHASSEE STATE BANK	3	\$320,000.00
MOUNTAIN 1ST BANK & TRUST COMPANY	3	\$5,640,000.00
JPMORGAN CHASE BANK, NATIONAL ASSOCIATION	3	\$65,300.00
BUSINESS LENDERS, LLC	3	\$2,230,500.00
HOME LOAN INVESTMENT BANK, F.S.B.	3	\$2,635,000.00
BEACH BUSINESS BANK	3	\$2,530,500.00

**7(a) SBA  
North Florida  
Loans  
Approved as of  
September  
30th, 2008**

Continued on page 4.....

## 7(a) Loans Continued from page 3...

Lender	Number of Loans	Dollar Amount
AMERICAN BUSINESS LENDING, INC.	2	\$663,000.00
BANGOR SAVINGS BANK	2	\$50,000.00
THE HUNTINGTON NATIONAL BANK	2	\$1,883,700.00
NEVADA STATE BANK	2	\$420,900.00
NCB, FSB	2	\$875,000.00
RIVERSIDE NATIONAL BANK OF FLORIDA	2	\$187,600.00
FIRST CHATHAM BANK	2	\$2,097,600.00
BUSINESS CAROLINA, INC.	2	\$2,080,000.00
FIRSTATLANTIC BANK	2	\$1,500,000.00
PUTNAM STATE BANK	2	\$312,000.00
UNITED CENTRAL BANK	1	\$150,000.00
UNITED WESTERN BANK	1	\$175,000.00
VANGUARD BANK & TRUST COMPANY	1	\$150,000.00
WEBBANK	1	\$260,000.00
BANKASIANA	1	\$200,000.00
FIRST NATIONAL BANK OF NASSAU COUNTY	1	\$1,923,000.00
RANDOLPH-BROOKS FCU	1	\$50,000.00
PLANTERSFIRST	1	\$188,440.00
PINNACLE BANK	1	\$420,000.00
NEWTEK SMALL BUSINESS FINANCE, INC.	1	\$672,000.00
LEHMAN BROTHERS BANK, FSB	1	\$577,100.00
HIGH TRUST BANK	1	\$343,000.00
HAVEN TRUST BANK	1	\$130,000.00
STEARNS BANK NATIONAL ASSOCIATION	1	\$485,500.00
FEDERAL TRUST BANK	1	\$200,000.00
SYNOVUS BANK	1	\$359,000.00
COASTAL COMMUNITY BANK	1	\$75,000.00
FIRST NATIONAL BANK OF CENTRAL FLORIDA	1	\$200,000.00
FIRST INTERNATIONAL BANK	1	\$2,000,000.00
TEMECULA VALLEY BANK	1	\$637,500.00
FIRST ATLANTIC FINANCIAL HOLDINGS	1	\$360,000.00
HANCOCK BANK	1	\$109,000.00
FAIRWINDS CU	1	\$75,000.00
EXCEL NATIONAL BANK	1	\$797,000.00
EASTERN FINANCIAL FLORIDA CU	1	\$267,938.00
ALLIANCE BANK	1	\$801,300.00
<b>Total:</b>	<b>1025</b>	<b>\$209,090,478.00</b>

## North Florida District 504 Loan Report for Month ending September 30, 2008

Lender Name	Number of Loans	Dollar Amount
FLORIDA BUSINESS DEVELOPMENT CORPORATION	119	\$57,334,000.00
FLORIDA FIRST CAPITAL FINANCE CORPORATION, INC.	115	\$65,732,000.00
GULFCOAST BUSINESS FINANCE, INC.	10	\$5,344,000.00
BUSINESS DEVELOPMENT CORPORATION OF NORTHEAST FLORIDA, INC.	2	\$1,821,000.00
COASTAL AREA DISTRICT AUTHORITY, INC.	2	\$1,401,000.00
INDEPENDENT DEVELOPMENT SERVICES CORPORATION	2	\$2,927,000.00
ESSENTIAL CAPITAL FINANCE, INC.	1	\$600,000.00
<b>Total:</b>	<b>251</b>	<b>\$135,159,000.00</b>

NORTH FLORIDA DISTRICT LOANS BY COUNTY MONTH  
ENDING SEPTEMBER 30, 2008

County	Number of Loans	Dollar Amount
ALACHUA	36	\$12,842,100.00
BAKER	6	\$1,411,000.00
BAY	24	\$9,097,500.00
CITRUS	9	\$2,836,000.00
CLAY	40	\$11,788,538.00
COLUMBIA	3	\$547,000.00
DIXIE	1	\$637,500.00
DUVAL	239	\$76,506,800.00
ESCAMBIA	43	\$8,739,200.00
FLAGLER	16	\$3,907,100.00
FRANKLIN	1	\$75,000.00
GADSDEN	2	\$2,308,000.00
HERNANDO	16	\$5,823,600.00
JACKSON	3	\$518,000.00
JEFFERSON	1	\$349,000.00
LAKE	41	\$9,796,000.00
LEON	37	\$13,039,800.00
LEVY	4	\$1,593,000.00
MADISON	3	\$368,500.00
MARION	33	\$4,862,800.00
NASSAU	24	\$8,547,000.00
OKALOOSA	25	\$8,400,000.00
ORANGE	404	\$87,657,000.00
PUTNAM	4	\$1,697,000.00
SANTA ROSA	24	\$6,542,700.00
SEMINOLE	105	\$28,893,800.00
ST. JOHNS	41	\$10,931,500.00
SUMTER	7	\$3,938,000.00
SUWANNEE	3	\$1,755,000.00
VOLUSIA	68	\$15,439,640.00
WAKULLA	2	\$225,000.00
WALTON	8	\$2,166,500.00
WASHINGTON	3	\$1,009,900.00
<b>Total:</b>	<b>1276</b>	<b>\$344,249,478.00</b>

*11% (105 Loans) of  
SBA' North Florida  
7(a) Loans as of  
August 31, 2008  
were approved to  
Veterans.*

## Lender Training is available!

- Processing
- Closing
- Servicing
- Liquidation

For Lenders only– Please call (904) 443-1906 to schedule!

Helping small businesses  
start, grow and succeed.

